REMARKS

Applicants respectfully request reconsideration of this application. Claims 1-23 remain in the application. No claims have been canceled.

Rejections Under 35 U.S.C. § 103(a)

Claims 1-23 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,393,305 of Ulvinen et al. ("Ulvinen") in view of U.S. Patent No. 6,237,096 of Bisbee et al. ("Bisbee").

The office action states

"as to claims 1, 9, and 13, Ulvinen et al. discloses a method and an apparatus for communication (see column 1, lines 41-48, mobile telephone) comprising: means authorizing a user based on biometric information associated with the user (see column 1, lines 57-67) also see (i.e. to provide an improved biometric system, in particular a voice actuated recognition system, that relies on a random set of words and or images . . . to provide a mobile station having a speech transducer, and a method and apparatus to authenticate or authorize a user of a wireless telecommunication system to operate in, or through, or with a resource reachable through the wireless telecommunication system, only if the user's speech characteristics match prestored characteristics associated with word selected randomly from a training set of words) (col 1, lines 55-65); and means for enabling the authorized user to access private information over a voice network device (see column 4, lines 56-67 and see column 5, lines 1-28, private information reads on bank account, voice network device reads on mobile phone)."

However, Applicants submit that the Office Action mailed August 13, 2003, fails to point out where either Ulvinen or Bisbee discloses or suggests all the claim limitations of claim 1 (MPEP §706.02(j)). Specifically, the Office Action fails to point out where the claimed limitation of "receiving private access information associated with the authorized user from a remote source," in the cited references is disclosed.

Furthermore, Applicants submit that Ulvinen and Bisbee do not disclose "receiving private access information associated with the authorized user from a remote source," as recited in claim 1. In rejecting claim 1, the Office Action in Ulvinen cites "the SRF 29A, after processing the user's speech signal, signals the bank 38D that the user is either authorized or is not authorized." However, Ulvinen does not disclose nor suggest how the user is authorized, nor whether private access information is used to authorize the user, where the private access information is received.

Accordingly, Applicants respectfully submit Ulvinen in view of Bisbee does not render claim 1 obvious because the combination does not teach each and every element as claimed. Therefore, Applicants respectfully request the rejection to claim 1 be withdrawn. Independent claims 8, 9, 11, 12, 13, 15, and 21 include similar elements or elements similar thereto, "receiving private access information associated with the authorized user from a remote source," as discussed above. Therefore, Applicants submit Ulvinen in view of Bisbee does not render claims 8, 9, 11, 12, 13, 15, and 21 obvious because the combination does not teach each and every element as claimed.

Claims 2-7, 10, 14, 16-20, and 22-23 are dependent (directly or indirectly) on at least one of claims 1, 9, 11, 13, 15, or 21. Therefore, Applicants respectfully submit that claims 2-7, 10, 14, 16-20, and 22-23 are not obvious, at least for the reasons stated above and respectfully request the rejections to claims 1-23 be withdrawn.

Accordingly Applicants respectfully submit that the rejections have been overcome by the remarks, and that the claims are now in condition for allowance. Accordingly, Applicants respectfully request the claims be allowed.

If there are any additional charges, please charge Deposit Account No. 02-2666 for any fee deficiency that may be due.

Respectfully submitted,

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Date: November 11, 2003

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